

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Jesus Manuel Cosio
Angelica Mendez Cosio
DebtorsCase No. 14-25804-B
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin
Form ID: b9aPage 1 of 1
Total Noticed: 15

Date Rcvd: Jun 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2014.

db/jdb +Jesus Manuel Cosio, Angelica Mendez Cosio, 978 Wallace Drive, Woodland, CA 95776-5104
 aty +Julius M. Engel, 1860 Howe Ave #330, Sacramento, CA 95825-1098
 21085894 +Mercy Housing, 3120 Freeboard Drive Suite 202, West Sacramento CA 95691-5039
 21085896 +Sarah Morrissey, P O Box 122, Arbuckle CA 95912-0122
 21085897 +THD CBNA, 15851 Clayton Road MS-301, Ballwin MO 63011-2211
 21085898 ++YOLO FEDERAL CREDIT UNION, P O BOX 657, WOODLAND CA 95776-0657
 (address filed with court: Yolo Federal Credit Union, 266 W Main St, Woodland CA 95695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QASFUKUSHIMA.COM Jun 04 2014 02:33:00 Alan S. Fukushima, 1102 Corporate Way #100,
 Sacramento, CA 95831-6123
 smg EDI: EDD.COM Jun 04 2014 02:33:00 Employment Development Department,
 Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM Jun 04 2014 02:33:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952
 21085889 +EDI: BANKAMER.COM Jun 04 2014 02:33:00 Bank of America, Bankruptcy Department,
 P O Box 2278, Norfolk VA 23501-2278
 21085890 +EDI: CHASE.COM Jun 04 2014 02:33:00 Chase, 4915 Independence Parkway, Tampa FL 33634-7518
 21085891 +E-mail/Text: electronicbkydocs@nelnet.net Jun 04 2014 02:36:44 Dept Of Education NELN,
 121 S 13TH, Lincoln NE 68508-1904
 21085892 +EDI: RMSC.COM Jun 04 2014 02:33:00 GECRB Care Credit, 950 Forrer Blvd,
 Kettering OH 45420-1469
 21085893 +EDI: RMSC.COM Jun 04 2014 02:33:00 GECRB JCP, P O Box 984100, El Paso TX 79998
 21085895 +EDI: CCS.COM Jun 04 2014 02:33:00 Nationwide Insurance, c o Credit Collection Services,
 Two Wells Avenue, Newton Center MA 02459-3225

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 3, 2014 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert T Matsui United States Courthouse
501 I Street, Suite 3-200
Sacramento, CA 95814

(916) 930-4400
 www.caeb.uscourts.gov
 M-F 9:00 AM – 4:00 PM



Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/30/14 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Case Number: 14-25804 – B – 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

Jesus Manuel Cosio
 xxx-xx-4767

Angelica Mendez Cosio
 xxx-xx-3752

978 Wallace Drive
 Woodland, CA 95776

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 Woodland, CA 95776

Debtor's Attorney: Julius M. Engel
 1860 Howe Ave #330
 Sacramento, CA 95825

Trustee: Alan S. Fukushima
 1102 Corporate Way #100
 Sacramento, CA 95831

Telephone Number: 916-447-0222

Telephone Number: 916-393-1289

MEETING OF CREDITORS

Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-B, 7th Floor, Sacramento, CA

Date & Time: 7/9/14 03:00 PM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:
9/8/14

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

Dated:
 6/3/14

For the Court,
 Wayne Blackwelder , Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---